

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Gavan et al.

Confirmation No.: 3709

Serial No.: 10/627,033

Art Unit: 3621

Filed: July 24, 2003

Examiner: John W. Hayes

Title: System and Method for Detecting and Managing Fraud

PRELIMINARY AMENDMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Prior to the examination, please amend the above-noted application as follows.